

As of Tuesday, 30-Sep-2025

### The objective of the fund

To provide current income and liquidity consistent with short-term money market rates and to preserve the value of unit holder's investments. The Fund provides investors with a Shariah Compliant investment solution that generates competitive market returns from short-term Murabaha investments with a high degree of capital preservation, superior liquidity and no foreign exchange risk.

### Yaqeen SAR Murabaha Fund Information

Fund Start Date	19-May-07
Unit price upon offering	SAR 1.00000
Size of the Fund	SAR 482,854,975.51
Type of Fund	Open Ended Fund
Currency of the Fund	Saudi Riyal
Level of Risk	Low Risk
Benchmark	SIBOR 3M
Number of distributions	Not Applicable
Percentage of Fees for the management of the invested funds	Up to 0.50% p.a. + VAT on the NAV
The Investment Advisor & Fund sub-manager	Not Applicable
Number of days of the weighted average	140.94
Full Ownership	100%
Usufruct right	0%

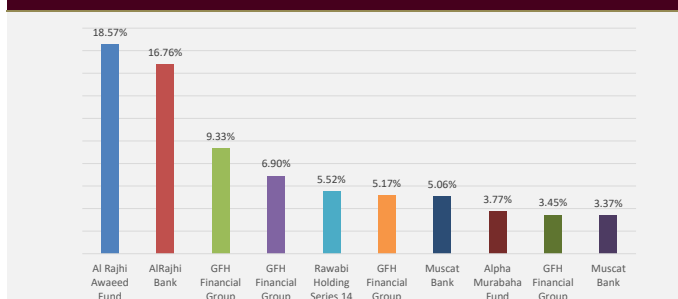
### Price information as at the end of the relevant quarter

Unit Price	SAR 1.53583
Change in unit price (compared to the previous quarter)	5.63%
Dual unit price for money market funds, and debt instruments funds with fixed income	Not Applicable
Total Units of the Fund	314,392,892
Fund Net Assets	SAR 482,854,975.51
Price to Earnings Ratio	Not Applicable

### Fund information as at the end of the relevant quarter

Total Expense Ratio (TER)	0.1833% (SAR 952,968)
Borrowing percentage (if any)	None
Dealing Expenses	None
Investment of the fund manager (if any)	11.58% (SAR 55,331,314.27)
Distributed profits	None
% of fees for the mgt. of the invested funds	Up to 0.50% p.a. + VAT on the NAV
% of Total Amount dealing to AUM avg	None

### Top Investments (% to Total Portfolio)



Note: values as of the 1st trading day of the quarter

### Return Table

Annualized Return(%pa)	3 Months	YTD	1 Year	3 Years	5 Years
Fund	5.71%	5.53%	5.51%	5.01%	3.76%
Benchmark	5.60%	5.62%	5.67%	6.05%	4.18%
Difference	0.11%	-0.10%	-0.16%	-1.04%	-0.42%

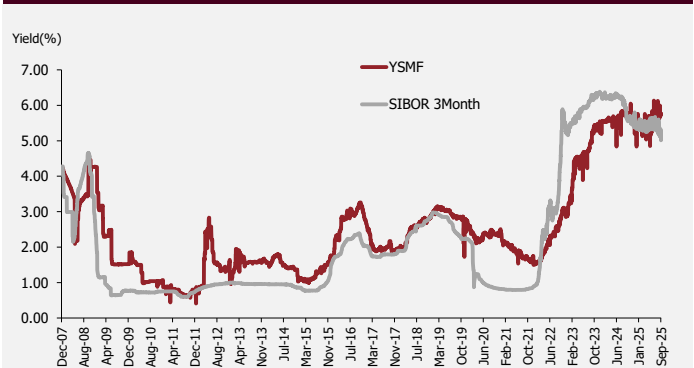
  

Short Term	1 Week	1 Month	3 Months	6 Months	YoY
Fund Yield	5.70%	5.75%	5.62%	5.53%	5.78%
SIBOR 3Month	5.11%	5.46%	5.38%	5.45%	5.57%
Difference	0.59%	0.30%	0.23%	0.09%	0.21%

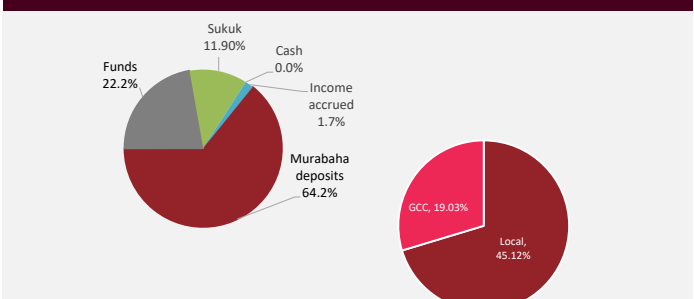
### Statistical Analysis

VERSUS BENCHMARK	3 Months	YTD	1 Year	3 Years	5 Years
Alpha	0.11%	-0.10%	-0.16%	-1.04%	-0.42%
Beta	0.79	0.61	0.58	0.22	0.38
Tracking Error	0.02%	0.04%	0.03%	1.23%	0.99%
Information Ratio	1.300	-0.593	-1.038	-0.180	-0.093
Standard Deviation	0.044%	0.061%	0.053%	1.236%	0.994%
Sharpe Ratio	83.467	57.880	66.192	11.175	18.348
Treynor Ratio	0.046	0.058	0.060	0.139	0.047

### Performance Fund vs Benchmark



### Sectoral Allocation & Geographic\*



\* All Investments in Saudi Arabia  
Note: values as of the 1st trading day of the quarter

### Disclaimer:

There is no guarantee that the Fund will continue to hold any particular securities or continue investing in any particular sectors. Holdings are subject to change. Investing in this investment fund is not a deposit with any bank, or an obligation of, and is not guaranteed by the Investment Manager. The performance of the fund or the benchmark does not reflect and could not be considered as a guide for the future performance, past performance is not necessarily a guide to future performance and does not guarantee future results and the Fund remains subject to investment risk. The fund manager is not obliged to accept the redemption requests by the subscribed price. In addition, the fund unit price, values or income may fall and the investor may get back less than he invested. The information mentioned here is not considered as an advice to buy, sell, or commit any investment actions. The Fund manager may have a position or holding in the securities concerned or in related securities and/or may have provided within the previous 12-month significant advice or security business services to the issuer of the securities concerned or of a related security. Service and performance fees/charges apply. Current and potential investors must read the fund terms and conditions and its updates and the principal investment risks thoroughly, as it contains detailed information about the Fund and the risks associated with investing in this investment fund. This investment may not be suitable for all recipients of this bulletin so the fund terms and conditions must be reviewed and understood and you should seek advice from your investment adviser before making investment decision about this fund.

Internal

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Security Rating

Top 10 Holding	Counterparty Name	Rating of the debt instrument	Rating of the issuer	Rating agency	Date of rating
1	Al Rajhi Awaheed Fund	N/A	N/A	N/A	N/A
2	AlRajhi Bank	N/A	N/A	N/A	N/A
3	GFH Financial Group	N/A	N/A	N/A	N/A
4	GFH Financial Group	N/A	N/A	N/A	N/A
5*	Rawabi Holding Series 14 Sukuk	Unrated	ssA/ssA1	Capital Intelligence	Jul-24
6	GFH Financial Group	N/A	N/A	N/A	N/A
7	Muscat Bank	N/A	N/A	N/A	N/A
8	Alpha Murabaha Fund	N/A	N/A	N/A	N/A
9	GFH Financial Group	N/A	N/A	N/A	N/A
10	Muscat Bank	N/A	N/A	N/A	N/A

\* Note: The Sukuk was not assigned a separate credit rating as it is a private placement that relies on the issuer's credit profile, and obtaining an independent Sukuk rating was neither a regulatory nor an investor requirement.

Analytical Metrics Reference

Metric	Formula	Notation
Standard Deviation	$\sqrt{\frac{1}{n-1} \sum_{i=1}^n (R_i - \bar{R})^2}$	Ri = individual data point
		$\bar{R}$ = average return
		n = number of observations
Sharp Ratio	$\frac{R_p - R_f}{\sigma_p}$	Rp = Expected portfolio return
		Rf = Long-term Risk-free rate
		$\sigma_p$ = Standard deviation of portfolio returns (a measure of risk)
Tracking Error	Standard Deviation of (P - B)	Where P is portfolio return and B is benchmark return.
Beta	$\beta = \frac{\sum_{t=1}^n (R_{\text{benchmark},t} - \bar{R}_{\text{benchmark}})(R_{\text{fund},t} - \bar{R}_{\text{fund}})}{\sum_{t=1}^n (R_{\text{benchmark},t} - \bar{R}_{\text{benchmark}})^2}$	$\beta$ = Beta coefficient
		Rfund,t= Return of the fund at timet
		Rbenchmark,t= Return of the benchmark at timet
		Rfund= Average (mean) return of the fund
		Rbenchmark= Average (mean) return of the benchmark
		n= Number of observations (days, if using daily returns)
Alpha	Excess Return = Rp-Rb	Rp = Portfolio return
		Rb = Benchmark return

Disclaimer:

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